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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Federico Alves

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EXAMINER

ZECHER, MICHAEL R

ART UNIT

PAPER NUMBER

3609

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DELIVERY MODE

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/064,648	ALVES, FEDERICO	
	Examiner	Art Unit	
	Michael R. Zecher	3609	

The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 02 August 2002.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. The following is a non-final, first Office action on the merits. Claims 1-20 are pending.

Claim Objections

2. Claims 1, 10, & 17 are objected to because of the following informalities: "AVRS" and "ATM" must be spelled out the first time they appear in the claim language. Appropriate correction is required.

3. Claim 17 is objected to because of the following informalities: typographical error. Subset (E) under claim 17 is repeated twice; the second (E) should be replaced by subset (F). Appropriate correction is required.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. **Claims 1, 3-5, 8-10, 15-17, & 20** are rejected under 35 U.S.C. 103(a) as being unpatentable over Magness (U.S. 6,769,605), in view of Levine et al. (U.S. 5,477,038).

As per claim 1, Magness teaches a method of enabling a payer to transfer funds to a payee (See abstract) comprising:

(A) providing a first location where a payee can purchase a payee card (See figure 1, #10, and column 3, lines 1-10, which illustrates and discusses how a person

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wishing to receive money from a sender obtains a cash card from various sources, including a local company issuing agent);

(C) providing a central processor (See figure 2a & 3c which illustrates a main computer and/or a third party's payment processing service) that can

(1) approve or reject a transfer of money from said payer to said payee (See column 5, lines 28-30, which discusses how the third party notifies the sender of acceptance of the transfer),

(2) notify an AVRS of whether said transfer has been approved or rejected (See figure 2a, which illustrates approval or denial of the transfer process using an automated computer-based telephone system); and

(3) authorize an ATM to pay out money (See figure 1, #28, which illustrates how a receiver uses the Cash Card with passcode at authorized ATM networks);

(D) providing an AVRS that can (column 4, lines 10-12, which discusses an automated computer-based telephone system), when called by said payer (See column 5, line 21, which discusses how the sender initiates the transfer),

(1) transmit information from said payer to said central processor (See column 5, lines 21-30, which discusses how the send transmits account information);

(2) notify said payer whether a requested transfer is approved or rejected (See column 5, lines 28-30, which discusses how the third party notifies the sender of acceptance of the transfer; third party can be used interchangeably with AVRS); and

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(E) providing at least one ATM that can pay out money when said payee card is inserted into it and said central processor authorizes payment (See claim 9 which discusses an ATM where the cash card is inserted and payment is authorized by the agent's computer).

However, Magness does not expressly disclose (B) providing a second location where a payer can purchase a payer card for transferring a designated amount of money.

Levine et al. discloses an electronic process for distributing currency that provides access to pre-paid funds for cash or payment of goods or services (See abstract).

Both Magness and Levine et al. disclose methods for transferring funds. Levine et al. discloses how a customer can purchase a card for a pre-selected value, whereupon the respective card may be used to transfer money (See column 2, lines 10-14, which discusses how a card is issued to a customer with a value selected by the customer and how the process can be used for money transfer). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Magness to include a second location where a customer can purchase a card for a pre-selected value as taught by Levine et al. in order to transfer money conveniently and quickly without a pre-existing relationship with a bank and/or sales agent (See column 5, lines 1-7, which discuss the advantages of utilizing the currency distribution method set forth, including the advantage that no pre-existing relationship with a bank or sales agent is required).

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As per claim 3, Magness does not expressly disclose wherein the payer determines the designated amount of money.

Levine et al. discloses allowing the payer to designate the amount of money on the payer card (See column 2, lines 11-12, which discuss a card issued to a customer with a value selected by the customer). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Magness to allow the payer to determine the amount of money on the payer card as taught by Levine et al. in order to allow a sender to control the amount of money he or she wishes to transfer to a designated payee.

As per claim 4, Magness teaches wherein the AVRS permits said payer to make a telephone call at no additional charge (See column 4, line 9, and column 5, line 21, which discusses toll-free line and how the sender initiates the transfer).

As per claim 5, Magness teaches wherein said payee card has a telephone number printed on it that permits said payee to make a telephone call at no additional charge (See column 3, lines 1-10, and column 4, line 9, which discusses a cash card containing company contact information, such as a telephone number; and, furthermore, a toll-free line).

As per claim 8, Magness teaches wherein the ATM can pay out less than the amount of money transferred (See column 3, line 63, through column 4, line 5, which discusses how an ATM can pay out funds; and, furthermore, as funds are expended the amount remaining in the card is automatically correspondingly reduced).

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Claims 9, 16, and 20 recite equivalent limitations to claim 1 and are therefore rejected using the same art and rationale set forth above.

As per claim 10, Magness teaches a method for enabling a payer to transfer funds to a payee (See abstract) comprising:

(A) providing a first location where the payee can purchase a payee card (See figure 1, #10, and column 3, lines 1-10, which illustrates and discusses how a person wishing to receive money from a sender obtains a cash card from various sources, including a local company issuing agent) having an encoded identifying number that can be read by an ATM (See column 3, lines 7-10, and column 4, lines 36-38, which discusses an identification number, and a magnetic strip that can be coded with money capable of being read by an ATM)...;

(C) providing a central processor having a database (See figure 2a & 3c which illustrates a main computer and/or a third party's payment processing service; it is inherent that a computer contains a database) that comprises a payee account identified with a first PIN said encoded identifying number (See column 3, lines 7-17, which discusses an identification number and passcode)..., where said central processor can

(1) receive information from an AVRS, said information including said first PIN and a second amount of money, the amount that said payer would like to transfer (See figure 2a, column 3, lines 31-37, and column 4, lines 5-25, which illustrates and discusses an automated computer-based system that receives passcode information; and the how a sender may specify the funds he or she wishes to transfer);

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(2) determine

(a) whether said payee account is identified with said first PIN (See column 4, lines 20-23, which discuss how the computer establishes a cash transfer account identifiable through the card identification number and the passcode)...; and

(b) a third amount of money, the amount in said payer account (See figure 1, #24 & #26, which illustrates the transfer clearing system and deposited funds transferred into the Cash Card; it is inherent that the amount in payer's account must be determined in order to determine if he or she has the requisite funds for the requested transfer);

(3) notify the AVRS of said third amount of money (See figure 1, #24 & #26, and figure 2a which illustrates a telephone automated computer-based system, a transfer clearing system, and deposited funds transferred into the Cash Card; it is inherent that the amount in payer's account must be determined in order to determine if he or she has the requisite funds for the requested transfer);

(4) notify said AVRS that a transfer of said second amount is approved if said payee account is identified with said first PIN (See figure 2a and column 4, lines 5-25, which illustrate and discuss an automated computer-based system that receives cash transfer and passcode information)...and said second amount does not exceed said third amount (See column 5, lines 28-30, which discusses how the third party notifies the sender of acceptance of the transfer; it is inherent that the transfer would not be accepted unless the amount requested does not exceed the amount in payer's account);

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(5) authorize an ATM to pay out said second amount (See figure 1, #28, which illustrates how a receiver uses the Cash Card with passcode at authorized ATM networks); and

(D) providing an AVRS that can (See figure 2a and column 4, lines 5-25, which illustrates and discusses a telephone automated computer-based system), when called by a payer (See column 5, line 21, which discusses how the sender initiates the transfer),

(1) receive from said payer information that comprises said first PIN and said second amount and transmit that information to said central processor (See column 4, lines 5-25, which discusses an automated computer-based system that receives cash transfer and passcode information; whereupon money can be transferred accordingly);

(2) inform said payer of said third amount (See column 3, lines 48-52, which discusses how an authorized issuing agent approves transfer of funds; it is inherent that the amount in payer's account must be determined in order to determine if he or she has the requisite funds for the requested transfer); and

(3) inform said payer whether the transfer of said second amount is approved (See column 5, lines 28-30, which discusses how the third party notifies the sender of acceptance of the transfer; third party may be used interchangeably with AVRS);

(E) providing at least one ATM that can pay out money (See figure 1, #28, which illustrates how a receiver uses the Cash Card with passcode at authorized ATM networks) when

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(1) said payee card is inserted into said ATM (It is inherent that in order to receive cash from a designated account at an ATM, the necessary card must be inserted);

(2) said first PIN is entered into said ATM (See column 3, lines 64-65, which discusses entering the passcode); and

(3) said central processor authorizes payment (See figure 1, #28, which illustrates an authorized ATM; it is inherent that the central processor authorizes payment only at authorized ATMs).

However, Magness does not expressly disclose having a first PIN printed on a payee card, (B) providing a second location where a payer can purchase a payer card for transferring a first amount of money, where said payer card has a second PIN printed thereon, and a payer account identified with said second PIN.

Levine et al. discloses having a PIN printed on the payee card (See figure #1 which illustrates a Card Verification Value number printed on the card), providing a second location where the payer can purchase a payer card for transferring a first amount of money (See column 2, lines 10-14, which discusses how card is issued to a customer with a value selected by the customer and how the process can be used for money transfer), where said payer card has a second PIN printed thereon (See figure #1 which illustrates a Card Verification Value number printed on the card), and a payer account identified with a second PIN (See figure 3, column 4, lines 13-55, and column 5, lines 16-19, which illustrates and discusses how an account is identified with a verification number; and, furthermore, how the account database stores the account

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information). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Magness to include a PIN printed on a payee and/or payer card, a second location whereupon a payer can purchase a payer card for transferring money, and a payer account identified with a second PIN as taught by Levine et al. in order transfer money conveniently and quickly without a pre-existing relationship with a bank and/or sales agent (See column 5, lines 1-7, which discuss the advantages of utilizing the currency distribution method set forth, including the advantage that no pre-existing relationship with a bank or sales agent is required).

As per claim 15, Magness does not expressly disclose wherein said encoded identifying number is on a magnetic strip.

Levine et al. discloses an encoded identifying number on a magnetic strip (See column 3, lines 46-47, which discuss a magnetic stripe that has an encode bank identification number). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Magness to include a magnetic strip with an encoded identifying number as taught by Levine et al. in order to allow ATMs to identify the appropriate account by reading the encoded magnetic strip.

As per claim 17, Magness et al. teaches a method of enabling a payer to transfer funds to a payee (See abstract) comprising:

(A) providing a first location where a payee can purchase a payee card (See figure 1, #10, and column 3, lines 1-10, which illustrates and discusses how a person wishing to receive money from a sender obtains a cash card from various sources, including a local company issuing agent) having

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(3) a first telephone number printed thereon (See column 3, lines 1-10, which discusses a cash card containing company contact information, such as a telephone number);

(B)...a second telephone number printed thereon (See column 3, lines 1-10, which discusses a cash card containing company contact information, such as a telephone number);

(C) providing a central processor having a database (See figure 2a & 3c which illustrates a main computer and/or a third party's payment processing service; it is inherent that a computer would contain a database) that comprises

(1) a payee account identified with a first PIN (See column 3, lines 11-17, which discusses a card with corresponding account and requisite passcode), said first location,...and a second amount, where said second amount is the amount in the account (See column 3, lines 31-37, which discusses how a sender may specify the funds he or she wishes to transfer); and

(2)...a third amount, where said third amount is the amount in said payer account (See column 3, lines 48-52, which discusses how an authorized issuing agent approves transfer of funds; it is inherent that the amount in payer's account must be determined in order to determine if he or she has the requisite funds for the requested transfer);

where said central processor can

(1) receive information from an AVRS, said information including said first and PIN (See figure 2a, and column 4, lines 5-25, which illustrates and discusses an

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automated computer-based system that receives passcode information) and a fourth amount of money, where said fourth amount is the amount that said payer would like to transfer (See figure 1, and column 3, lines 18-21, which illustrates and discusses the desired funds);

(2) determine

(a) if said payee account is identified with said first PIN (See column 3, lines 11-17, which discusses a card with corresponding account and requisite passcode)...

(b) whether said fourth amount exceeds said third amount (See column 5, lines 28-30, which discusses how the third party notifies the sender of acceptance of the transfer; it is inherent that the transfer would not be accepted unless the amount requested does not exceed the amount in payer's account);

(3) notify said AVRS of said third amount (See figure 1, #24 & #26, and figure 2a which illustrates a telephone automated computer-based system, a transfer clearing system, and deposited funds transferred into the Cash Card; it is inherent that the amount in payer's account must be determined in order to determine if he or she has the requisite funds for the requested transfer);

(4) notify said AVRS that a transfer of said fourth amount is approved (See column 5, lines 28-30, which discusses how the third party notifies the sender of acceptance of the transfer; third party can be used interchangeably with AVRS) if

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(a) said payee account is identified with said first pin (See figure 2a and column 4, lines 5-25, which illustrate and discuss an automated computer-based system that receives cash transfer and passcode information)...; and

(b) said fourth amount does not exceed said third amount (See column 5, lines 28-30, which discusses how the third party notifies the sender of acceptance of the transfer; it is inherent that the transfer would not be accepted unless the amount requested does not exceed the amount in payer's account); and

(5) if said transfer is approved, debit said payer account and credit said payee account for said fourth amount (See figure 1, #24, which illustrates a transfer clearing system);

(6) receive information from an ATM (See column 3, lines 63-67, which discuss how information, such as passcode and specific receiver, is transmitted from authorized ATMs), said information comprising:

(b) said first PIN (See column 3, lines 63-67, which discuss receiving passcode information); and

(c) a fifth amount of money, where said fifth amount is the amount that said payee wishes to withdraw from said payee account (See column 3, line 63, through column 4, line 5, which discusses how an ATM can pay out funds; and, furthermore, as funds are expended the amount remaining in the card is automatically correspondingly reduced);

(7) determine whether said fifth amount exceeds said second amount (See column 4, lines 1-5, which discusses how funds are expended and how the

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amount remaining in the card is automatically correspondingly reduced; it is inherent that the amount of money payee wishes to withdraw would not be accepted unless the amount requested does not exceed the amount in payee's account);

(8) authorize a bank to pay out said fifth amount of money from said ATM when said fifth amount does not exceed said second amount (See figure 1, #28, and column 4, lines 1-5, which illustrates and discusses how a receiver requests specified funds using a Cash Card with passcode at authorized ATM networks--it is inherent that authorized ATMs would be associated with authorized banks; and how funds are expended and how the amount remaining in the card is automatically correspondingly reduced--it is inherent that the amount of money payee wishes to withdraw would not be accepted unless the amount requested does not exceed the amount in payee's account);

(D) providing an AVRS that can (See figure 2a and column 4, lines 5-25, which illustrates and discusses a telephone automated computer-based system), when called by a payer (See column 5, line 21, which discusses how the sender initiates the transfer),

(1) receive from said payer information that comprises said first PIN and said fourth amount and transmit said information to said central processor (See column 4, lines 5-25, which discusses an automated computer-based system that receives cash transfer and passcode information; whereupon money can be transferred accordingly; and

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(2) inform said payer whether the transfer of said fourth amount is approved (See column 5, lines 28-30, which discusses how the third party notifies the sender of acceptance of the transfer; third party may be used interchangeably with AVRS);

(E) providing a bank that can, when authorized to do so by said central processor, direct at least one ATM to pay out said fifth amount (See figure 1, #28, which illustrates how a receiver requests specified funds using a Cash Card with passcode at authorized ATM networks; it is inherent that authorized ATMs would be associated with authorized banks); and

(F) providing at least one ATM that can pay out said fifth amount (See figure 1, #28, which illustrates how a receiver requests specified funds using a Cash Card with passcode at authorized ATM networks); and

(1) said payee card is inserted into said ATM (It is inherent that in order to receive cash from a designated account at an ATM, the necessary card must be inserted);

(2) said first PIN is entered into said ATM (See column 3, lines 64-65, which discusses entering the passcode); and

(3) said ATM is directed to pay out said fifth amount by said bank (See figure 1, #28, which illustrates an authorized ATM; it is inherent that the bank directs payment based on authorization from the central processor).

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However, Magness does not expressly disclose a magnetically-encoded identifying number, a payer account identified with a second PIN, and a requisite second location.

Levine et al. discloses an encoded identifying number on a magnetic strip (See column 3, lines 46-47, which discuss a magnetic stripe that has an encode bank identification number), a payer account identified with a second PIN (See figure 3, column 4, lines 13-55, and column 5, lines 16-19, which illustrates and discusses how an account is identified with a verification number; and, furthermore, how the account database stores the account information), and providing a second location where the payer can purchase a payer card for transferring a first amount of money (See column 2, lines 10-14, which discusses how card is issued to a customer with a value selected by the customer and how the process can be used for money transfer). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Magness to include a magnetically-encoded identifying number, a second location, and a payer account identified with a second PIN as taught by Levine et al. in order transfer money conveniently and quickly without a pre-existing relationship with a bank and/or sales agent (See column 5, lines 1-7, which discuss the advantages of utilizing the currency distribution method set forth, including the advantage that no pre-existing relationship with a bank or sales agent is required).

6. **Claims 2, 6-7, 11-14 & 18-19** are rejected under 35 U.S.C. 103(a) as being unpatentable over Magness in view of Levine et al. as applied to claims 1, 10, & 17 above, and further in view of Official Notice.

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As per claim 2, Magness does not expressly disclose where the designated amount of money is predetermined and is printed on said payer card.

Levine et al. discloses a card issued to a customer where the value is pre-selected (See column 2, lines 11-12, which discuss a card issued to a customer with a value selected by the customer). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Magness to include a payer card where the amount of money is predetermined as taught by Levine et al. in order to allow a sender to control the amount of money he or she wishes to transfer to a designated payee.

The Magness and Levine et al. combination discloses the structural elements of the claimed invention, but fails to expressly disclose printing the predetermined amount on the payer card.

The Examiner takes Official notice that it is old and well known in the art to print the amount of money contained on a card, such as a cash card or gift certificate. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Magness and Levine et al. combination to include printed, on the outside, the amount of money the card is worth since it is common and well known to notify purchasers of its value.

As per claim 6, the Magness and Levine et al. combination discloses the structural elements of the claimed invention, but fails to expressly disclose wherein said first location and said second location are in different countries.

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The Examiner takes Official Notice that it is old and well known in the art to have transactions performed between different countries where a payee can purchase a card and where a payer can purchase a card. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Magness and Levine et al. combination to have locations in different countries for payees and payers to purchase cards in order to allow for efficient and convenient fund transfer between foreign countries.

As per claim 7, the Magness and Levine et al. combination discloses the structural elements of the claimed invention, but fails to expressly disclose wherein said payer can transfer less than said designated amount of money.

The Examiner takes Official Notice that it is old and well known in the art to allow an individual to freely transfer money depending on the amount allocated in the withdrawal fund. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Magness and Levine et al. combination to allow the payer to freely transfer less than the designated amount he or she purchased since it is common and well known to freely allocate personal funds.

As per claim 11, the Magness and Levine et al. combination discloses the structural elements of the claimed invention, but fails to expressly disclose wherein said encoded identifying information is covered by a removable tape that, once removed, cannot be replaced.

The Examiner takes Official Notice that it is old and well known in the art to cover an encoded identifying number with removable tape that, once removed, cannot be

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replaced (See standard issuance of credit cards where tape indicating activation information covers the identifying number, and once removed, cannot be replaced).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Magness and Levine et al. combination to include tape covering the encoded identifying information that, once removed, cannot be replaced because it is common and well known to ensure that the card hasn't been tampered with nor initially used.

Claim 12 recites equivalent limitations to claim 2 and is therefore rejected using the same art and rationale set forth above.

As per claim 13, the Magness and Levine et al. combination discloses the structural elements of the claimed invention, but fails to expressly disclose wherein the central processor can withhold authorization of said transfer if said payer card is reported stolen.

The Examiner takes Official Notice that it is old and well known in the art to withhold authorization of a transfer if a card is reported stolen. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Magness and Levine et al. combination to withhold authorization of a transfer once a card is reported stolen because it is a common and well know method to prevent fraud.

As per claim 14, the Magness and Levine et al. combination discloses the structural elements of the claimed invention, but fails to expressly disclose wherein said

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central processor does not authorize said ATM to make said payment until about ½ hour to about 1 hour after said central processor receives said information.

The Examiner takes Official Notice that it is old and well known in the art to withhold ATM payment authorization until ½ hour to about 1 hour after the central processor receives the requisite information. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Magness and Levine et al. combination to withhold ATM payment authorization until ½ hour to about 1 hour after the central processor receives the requisite information because it is common and well know to allow time for processing banking information, including any unforeseen delays.

Claims 18 & 19 recite equivalent limitations to claims 13 & 14, respectively, and are therefore rejected using the same art and rationale set forth above.

Conclusion

7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Tsiounis et al. (U.S. 2001/0032878) discloses a method and system for making anonymous electronic payments on the world wide web.

Risafi et al. (U.S. 6,999,569) discloses a system and method for using a prepaid card.

Risafi et al. (U.S. 6,473,500) discloses a system and method for using a prepaid card.

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Ohki et al. (U.S. 6,339,638) discloses a telephone used for electronic money card transaction and method of operation of the same.

Turock et al. (U.S. 2002/0091632) discloses a method and system for linking prepaid cards and calls using those cards to paying for content and other services over the internet.

McDonald et al. (U.S. 2003/0080186) discloses an internet-based zero intrinsic value smart card with value data accessed in real time from remote database.

Picciallo (U.S. 6,044,360) discloses a third party credit card.

Jonstromer (U.S. 6,142,369) discloses an electronic transaction terminal for conducting electronic financial transactions using a smart card.

Mansvelt et al. (U.S. 5,175,416) discloses a funds transfer system.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michael R. Zecher whose telephone number is 571-270-3032. The examiner can normally be reached on M-F 7:30-5:00 alt. Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Lynda Jasmin can be reached on 571-270-3033. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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MRZ

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